

In re:  
Howard Wayne Heacock, Jr.  
Kari A. Heacock  
Debtors

Case No. 16-18118-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 16, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Howard Wayne Heacock, Jr., Kari A. Heacock, 2213 Briarcliff Avenue, Boothwyn, PA 19061-3848
14120859	+ Keystone Tax Group, PO Box 504, Irwin, PA 15642-0504

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 16 2022 23:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 17 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13880436	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 23:42:41	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13826503	+ Email/Text: steve@bottiglierilaw.com	May 16 2022 23:43:00	Bottiglieri Law, LLC, 66 Euclid street, Suite C, Woodbury, NJ 08096-4626
14008594	+ EDI: AIS.COM	May 17 2022 03:43:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
13933118	Email/PDF: bncnotices@becket-lee.com	May 16 2022 23:42:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13887920	+ EDI: CITICORP.COM	May 17 2022 03:43:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14011050	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 16 2022 23:43:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
13996510	Email/Text: nsm_bk_notices@mrcooper.com	May 16 2022 23:43:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept, P.O. Box 619096, Dallas, TX 75261-9741
13883478	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 23:42:41	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13878448	EDI: Q3G.COM	May 17 2022 03:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13878447	EDI: Q3G.COM	May 17 2022 03:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA

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14237051	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	98083-0788
	May 16 2022 23:43:00	Select Portfolio Servicing, Inc, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14072552	Email/PDF: bncnotices@becket-lee.com	
	May 16 2022 23:42:45	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 c/o Select Portfolio Servicing, Inc. abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
BRADLEY JOSEPH OSBORNE	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN THOMAS LANGFORD	on behalf of Defendant KeyBank N.A. PitEcf@weltman.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTEO SAMUEL WEINER	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

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REBECCA ANN SOLARZ

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

SCOTT DAVID FINK

on behalf of Creditor KeyBank N.A. sfink@weltman.com

STEPHEN M HLADIK

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2019-2 c/o Select Portfolio Servicing, Inc. shladik@hoflawgroup.com,  
ckohn@hoflawgroup.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Plaintiff Howard Wayne Heacock Jr. steve@bottiglierilaw.com,  
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Debtor Howard Wayne Heacock Jr. steve@bottiglierilaw.com,  
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Joint Debtor Kari A. Heacock steve@bottiglierilaw.com ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Plaintiff Kari A. Heacock steve@bottiglierilaw.com ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

**Information to identify the case:**

Debtor 1 Howard Wayne Heacock Jr.  
First Name Middle Name Last Name  
Debtor 2 Kari A. Heacock  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Eastern District of Pennsylvania  
Case number: **16-18118-elf**

Social Security number or ITIN xxx-xx-6731  
EIN --  
Social Security number or ITIN xxx-xx-9026  
EIN --

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard Wayne Heacock Jr.  
aka H. Wayne Heacock Jr.

Kari A. Heacock

5/16/22

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**